

New features proposed for the RuPay Kisan Debit Card

S.No	Particulars	Proposed for RuPay Kisan Card	
1	Validity	5 years	
2	Issuance of Cards to Joint borrowers	In addition to obtaining authorization from all account holders, the mode of operation of the account should be "Either or Survivor", "Any one or Survivor" and it should not be "Joint status".	
3	Per day Limit	ATM Cash withdrawal <u>₹ 50,000/- or Limit available for the account whichever is less</u> per day. No of Transactions per day- 5 Withdrawal through Hand Held Machine of BCs up to <u>₹ 5,000/-</u> Acceptance at Merchant establishments – <u>Rs.75000/- or Limit available for the account whichever is less</u>	
4	Card Fee	Fresh card issuance	Free
		Hot-listing of the card	Free
		Card replacement (Duplicate in lieu of LOST / Damaged card)	Rs.100/-
		Card replacement (Renewal)	Free
		PIN Re-generation	Rs.50/- per request
		Cancellation charges (Applicable if cancelled in the first card year)	NIL
		Annual Fee (from 2 nd year onwards)	Rs. 50/-
5	Transaction Charges	Cash withdrawal, Balance Inquiry, Mini-statement and PIN Change in Bank's own ATM	Free
		Other Bank's RuPay ATMs (\$)	
		Cash	Rs.19/-+ Service Tax per Txn
		Balance Inquiry, Mini-Statement and PIN Change	Rs.7/- + Service Tax per enquiry
		(\$) – Interchange fee paid to other banks recovered at actual. In case of any revision in interchange fee by NPCI, this rate will be changed.	
6	Eligible Account	Cash Credit accounts opened under Kisan Credit Card (KCC) Scheme.	